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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/771,653	01/30/2001	Peter J. Perley	CTM003/JTN	8167

20912 7590 11/08/2004

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EXAMINER

AKERS, GEOFFREY R

ART UNIT	PAPER NUMBER
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3625

DATE MAILED: 11/08/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

**Application No.**

09/771,653

**Applicant(s)**

PERLEY ET AL.

**Examiner**

Geoffrey Akers

**Art Unit**

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 13 August 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-26 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-26 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

**DETAILED ACTION**

***Response to Amendment***

1. This action is issued in reply to applicant's remarks dated 8/13/04.
2. Claims 6,23 were amended. New claims 27-30 were added.
3. Claims 1-30 are pending.

***Claim Rejections - 35 USC § 103***

4. Claims 1-5,13-15,17-26 are rejected under 35 USC 103(a) as unpatentable over Baseman(US Pat. No: 6,671,673) in view of Lewis(US Pat. No: 6,513,019). The rejections as cited in the Non Final Office action are maintained and referenced.

.....  
5.As per claims 6-12 Baseman teaches a computerized system for monitoring a cash position of a business where the software will include one or more predetermined limits defined by the financial capacity of the business including bank margin, assets-liabilities ratio,cash flow debt-to-equity ratio and dividends(col 6 lines 33-61)(col 20 lines 39-58)(col 8 line 43-col 9 line 5)(col 5 line 66-col 6 line 61)(col 2 line 65-col 3 line 17)(col 20 lines 15-35).In addition to that taught by Baseman, Lewis further teaches monitoring the transaction t see if it falls outside of the limits defined by the financial capacity of the business(col 5 lines 56-61).It would have been obvious to one skilled in the art at the time of the invention to combine Baseman in view of Lewis to teach the claims. The motivation to combine is to teach a system for monitoring a cash position of the business and to provide a management information system that continuously posts transactions and monitors cash balances, and maintain costs and aggregates and nets

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payables and receivables and calculates profit loss, gain loss, and margin requirements as enunciated by Lewis col 5 lines 13-25).

6. As per claims 27-30 Baseman teaches a computerized method for monitoring a cash position of a business(col 6 lines 33-61). In addition to that taught by Baseman, Lewis teaches the software and the platform are operated by a third party external to the business and the capital provider(col 5 line 1-col 6 line 60). It would have been obvious to one skilled in the art at the time of the invention to combine Baseman in view of Lewis to teach the claims. The motivation to combine is to teach a system for monitoring a cash position of the business and to provide a management information system that continuously posts transactions and monitors cash balances, and maintain costs and aggregates and nets payables and receivables and calculates profit loss, gain loss, and margin requirements as enunciated by Lewis col 5 lines 13-25).

### ***Response to Arguments***

7. Applicant's issues are addressed in the rejections.

### ***Conclusion***

8. **THIS ACTION IS MADE FINAL.**

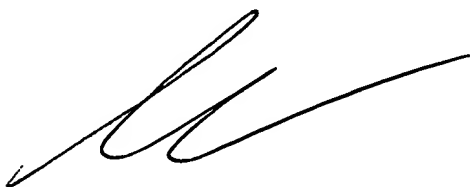
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9. Any questions concerning this communication should be addressed to the primary examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the primary examiner are unsuccessful, the primary examiner's superior, Mrs. Wynn Coggins, SPE, may be telephoned at (703)-308-1344.

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The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

November 2, 2004

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke extending to the right.

**DR. GEOFFREY R. AKERS, P.E.**  
**PRIMARY EXAMINER**